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DK T BK 3, 563 PG 413
LS DESOTO COUNTY, MS
SS W.E. DAVIS, CH CLERK

Prepared by: Shapiro & Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 12-005582	Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX5581
Grantor EverBank 301 West Bay Street Jacksonville, Florida 32202 800-669-7724 - N/A	Grantee Shapiro & Massey, LLC 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 - N/A

Index: Lot 72, Section C, Wellington Square Subdivision, Section 28, T1S, R8W, Plat Book 45, Page 47, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on November 26, 2007, Michael L. Carpenter, a single man, executed a certain deed of trust to Recon Trust Company, N.A., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Bank, FSB which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,826 at Page 523, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

(See Exhibit A)

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, EverBank pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute Shapiro & Massey, LLC as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

7038 Foxhall Dr, Horn Lake, MS

Exhibit A

Lot 72, Section C, Wellington Square Subdivision, located in Section 28, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 45, Page 47 in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is made for a more particular description of said property.

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